

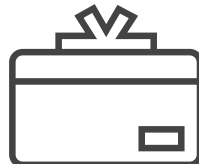


'Tis The Season

Use your Focus Card™ to make fast, safe and easy holiday purchases.¹



Does your paycheck go to a direct deposit account? With the holidays just around the corner, consider allocating a portion of your pay to the U.S. Bank Focus Card to cover all your holiday-related expenses. Simply choose the amount you want automatically added to the card each payday, and then use those funds to cross off items on your holiday shopping list or plan your winter getaway!



The U.S. Bank Focus Card is an easy way to track your holiday spending.

Whether you're purchasing wrapping paper, gifts, a cup of cocoa or even saving for a holiday vacation, you can use it anywhere Visa®/Mastercard® debit cards are accepted. Plus, it's backed by Visa/Mastercard Zero Liability¹, so it's a convenient and safe option for every employee.

Ask your manager or Payroll/HR department about enrolling in the U.S. Bank Focus Card and start enjoying card benefits like Cash Back Rewards, text and email alerts², and the Mobile Banking App!

¹ You are generally protected from all liability for unauthorized transactions with Zero Liability. You must call the number on the back of your Card immediately to report any unauthorized use. Certain conditions and limitations may apply. See your Cardholder Agreement for details.

² For text messages, standard messaging charges apply through your mobile carrier and message frequency depends on account settings.

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